

**Abstract of the Disclosure:**

**Disposable Financial Tools (DFT) / Yfee:** Is a financial system that combats credit card and check fraud, preventing Identity theft and financial terrorism. Has a single working life, when used to make a purchase or other transaction, it cannot be reused or redeposit. Comes in 3 flavors, **sleek check**, **Sleek Card** and **IEIcard**. Their secondary numbers are automatically altered or lock from the network after gaining access and process. The secondary numbers drop off and die as a built in safety. **Sleek Check:** Is a check and credit card look-alike and carries a **Sleek number**. It is used for making payment with merchants in person. Can be architecture to pay an individual. **IEIcard** has a Queen and Jones number, for **Web** and **Telemarketing** purchases. **Sleek Card:** It is used for making purchases in person and come in two flavors. **Regular Card** and **Gift Card**.

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